



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

**Robertson, Anschutz, Schneid, Crane & Partners, PLLC**  
Authorized Agent for Secured Creditor  
130 Clinton Road, Lobby B, Suite 202  
Fairfield, NJ 07004  
Telephone: 973-575-0707  
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Aleisha C. Jennings (049302015)

In Re:

**LUUL G. ASIHEL,**

**Debtor,**

Order Filed on September 9, 2022  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 22-12458-SLM

Chapter: 13

Hearing Date: July 27, 2022

Judge: Stacey L. Meisel

**ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM THE  
AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby

ORDERED.

**DATED: September 9, 2022**

A handwritten signature in black ink, appearing to read "Stacey L. Meisel".  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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THIS MATTER having come before the Court on the Motion for Relief from the Automatic Stay of WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, not individually but as trustee for PREMIUM MORTGAGE ACQUISITION TRUST (“Secured Creditor”) by and through its counsel, Robertson, Anschutz, Schneid, Crane & Partners, PLLC, as to the real property commonly known as 414 Berwick Street, Orange, New Jersey 07050 (the “Subject Property”), and Avram D White representing LUUL G. ASIHEL (“Debtor”), and for good cause it is ORDERED that Secured Creditor’s Motion for Relief from the Automatic Stay is resolved, subject to the following conditions:

1. The Debtor is in default of post-petition payments owed to Secured Creditor. The following post-petition arrears remain due and outstanding to Secured Creditor:

- The Debtor is overdue for 3 payments from May 1, 2022 through July 1, 2022 at \$2,056.34 per month.

Funds Held In Suspense \$1,933.66

Total Arrearages Due \$4,235.36

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on August 1, 2022, regular monthly mortgage payments shall be timely remitted to Creditor pursuant to periodic adjustments and any Notice of Payment Change(s) filed on the docket.

- The amount of \$4,235.36 shall be capitalized in the Debtor’s Chapter 13 plan and paid to Secured Creditor by the Chapter 13 Trustee in addition to the amount set forth on Secured Creditor’s timely filed Proof of Claim. Debtor must file an Amended Plan, within fifteen (15) days of the entry of this Order. The Debtor’s monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the plan in accordance with this order.

3. Secured Creditor shall retain its first mortgage lien on the Property and none of its rights are being modified.
4. This Order is incorporated into any Order confirming the plan. The Trustee is to pay the arrears identified in this Order.

5. Payments to the Secured Creditor shall be made to the following address(es):

- Regular monthly payment: Selene Finance, LP  
3501 Olympus Blvd, Suite 500  
Dallas, TX 75019

6. In the event of Default:

- Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment or Trustee payments should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

- In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

- This Order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

7. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$350.00 and costs of \$188.00.

The fees and costs are payable:

- Through the Chapter 13 plan.

8. In the event Secured creditor has not filed a timely Proof of Claim, Debtor consents to the filing and payment by the Chapter 13 Trustee of any late filed Proof of Claim, subject to the right of the Debtor to file an objection as to the amount.

In re:  
LUUL G. ASIHEL  
Debtor

Case No. 22-12458-SLM  
Chapter 13

District/off: 0312-2  
Date Rcvd: Sep 09, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2022:**

Recip ID	Recipient Name and Address
db	+ LUUL G. ASIHEL, 414 BERWICK STREET, ORANGE, NJ 07050-2132

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 11, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2022 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christina Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust ajennings@raslg.com
Avram D White	on behalf of Debtor LUUL G. ASIHEL clistbk3@gmail.com adwlawoffice1@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com;whitear82230@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Harold N. Kaplan	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christina Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust hkaplan@rasnj.com, kimwilson@raslg.com
Laura M. Egeman	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christina Trust, not individually but as trustee for Pretium

District/off: 0312-2

User: admin

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Date Rcvd: Sep 09, 2022

Form ID: pdf903

Total Noticed: 1

Mortgage Acquisition Trust bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@raslg.com

Marie-Ann Greenberg

magecf@magtrustee.com

Sindi Mncina

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christina Trust, not individually but as trustee for Premium Mortgage Acquisition Trust smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8